

Fill in this information to identify the case:

Debtor 1 David Mendoza

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of California

Case number 18-10188

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Quicken Loans LLC fka Quicken Loans Inc.

Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account:

1 1 6 6

Date of payment change:

Must be at least 21 days after date of this notice

03/01/2021

New total payment:

\$ 2,763.77

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 1,033.29

New escrow payment: \$ 993.43

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 David Mendoza  
First Name Middle Name Last Name

Case number (if known) 18-10188

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Arnold L. Graff, SBN 269170**

Signature

Date 01/12/2021

Print: Arnold L. Graff  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Law Offices of Wright, Finlay & Zak, LLP

Address 4665 MacArthur Court, Suite 200  
Number Street

Newport Beach CA 92660  
City State ZIP Code

Contact phone (949) 477-1400

Email agraff@wrightlegal.net

1050 Woodward Avenue | Detroit, MI 48226

6-810-80061-0000277-001-000-000-000-000  
DAVID MENDOZA  
YRI-BERTO MENDOZA  
1566 ALEGRA ST  
SANTA ROSA CA 95403-7664

Loan Information

Loan Number: [REDACTED]  
Property Address: 1566 Alegra ST  
Santa Rosa, CA 95403  
Statement Date: 01/06/2021  
New Payment Effective Date: 03/01/2021

1. Your Escrow Account Items

To take a closer look at your numbers, sign in to Rocket Mortgage® by Quicken Loans and click on the Loan Information tab.

Annual Escrow Account Breakdown

Activity	Estimated Amount*	Actual Amount	Next Due
County Taxes	\$8,130.02	\$7,998.62	03/2021
Mortgage Insurance	\$2,691.72	\$2,691.72	03/2021
Homeowners Insurance	\$1,135.00	\$1,135.00	06/2021
Totals:	\$11,956.74	\$11,825.34	

\*The estimated amounts are based on an amount provided previously or the amount last disbursed.

2. Your Escrow Account Has a Shortage

Due to an increase in your taxes and/or insurance, your escrow account is short \$95.85.

Projected Escrow Account Balance

Projected Minimum Balance:	\$1,426.41
Required Minimum Balance:	\$1,522.26
Shortage:	\$95.85

Note: This amount has been adjusted to account for the bankruptcy proof of claim.

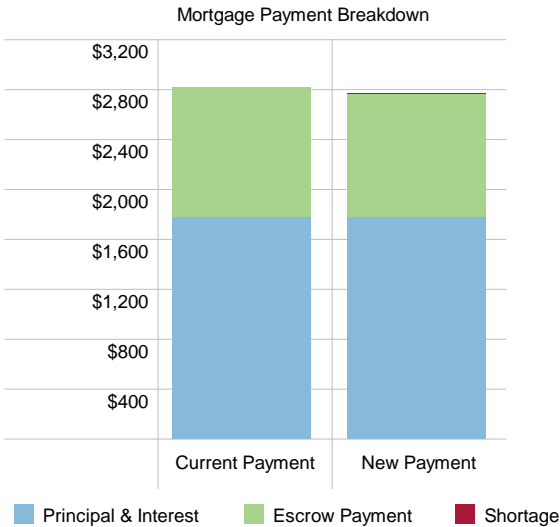
3. Your Payment Is Changing

Your escrow payment is decreasing.

Breaking Down the Numbers

	Current	New
Principal & Interest:	\$1,770.34	\$1,770.34
Escrow Payment:	\$1,033.29	\$985.44
Shortage:		\$7.99
Monthly Payment:	\$2,803.63	\$2,763.77

Please note that the current payment amount listed above is the payment amount that the loan is due for under the terms of the security instrument. This may differ from the payment amount under the terms of the bankruptcy plan.



Quick and Easy Payment Options



Online at  
RocketMortgage.com



On the go with the  
Rocket Mortgage® app

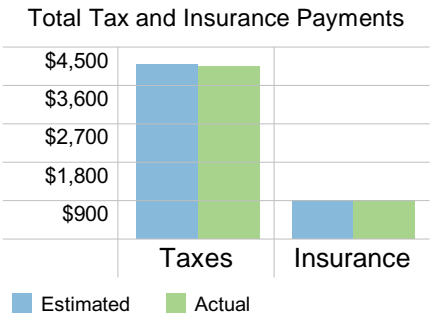


By phone at  
(800) 508-0944

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4. A Closer Look at Your Escrow Account History



This chart highlights the differences between the estimated and actual payment amounts for the taxes and insurance and shows the reason for the current shortage.

The actual amounts paid out for taxes and insurance over the past year, as shown here, are used as the basis for our projections for the upcoming 12 months.

The table below details the activity history for your escrow account from last year. The differences in your tax and insurance payment amounts are highlighted in yellow.

Escrow Account Activity History for November 2020 through February 2021							
Date      Activity		Payments		Disbursements		Balance	
		Estimated	Actual	Estimated	Actual	Estimated	Actual
11/2020	Beginning Balance					\$5,813.78	\$5,371.02
11/2020	Deposit	\$996.39	\$1,033.29	\$0.00	\$0.00	\$6,810.17	\$6,404.31
11/2020	Withdrawal - COUNTY TAXES	\$0.00	\$0.00	\$4,065.01	\$3,999.31	\$2,745.16	\$2,405.00
11/2020	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$224.31	\$224.31	\$2,520.85	\$2,180.69
12/2020	Deposit	\$996.39	\$1,090.25	\$0.00	\$0.00	\$3,517.24	\$3,270.94
12/2020	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$224.31	\$224.31	\$3,292.93	\$3,046.63
01/2021	Deposit	\$996.39	\$1,033.29	\$0.00	\$0.00	\$4,289.32	\$4,079.92 **
01/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$224.31	\$224.31	\$4,065.01	\$3,855.61
02/2021	Deposit	\$996.39	\$1,033.29	\$0.00	\$0.00	\$5,061.40	\$4,888.90 **
02/2021	Withdrawal - MORTGAGE INS	\$0.00	\$0.00	\$224.31	\$224.31	\$4,837.09	\$4,664.59 **
Totals		\$3,985.56	\$4,190.12	\$4,962.25	\$4,896.55		

\*\* This amount is a projection as of the date of this analysis. It has not been received or remitted at this time.

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5. A Closer Look at Projections for Your Escrow Account

Escrow Account Projection

Description	Annual Amount
MORTGAGE INS:	\$2,691.72
COUNTY TAXES:	\$7,998.62
HOMEOWNERS INS:	\$1,135.00
Total Annual Taxes and Insurance:	\$11,825.34
New Monthly Escrow Payment:	\$985.44

The table below details the projected activity for your escrow account. The minimum required balance, highlighted in yellow, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your account’s selected minimum allowed balance or cushion is \$1,522.26. Your minimum required balance may include up to two months of escrow payments to cover increases in your taxes and insurance.

The actual amounts paid out for taxes and insurance, as shown in the Escrow Account Activity History Table, are used as the basis for our projections for the upcoming year.

Future Escrow Account Activity for March 2021 through February 2022

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
03/2021	Beginning Balance			\$4,664.59	\$4,760.44
03/2021	Deposit	\$985.44	\$0.00	\$5,650.03	\$5,745.88
03/2021	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$5,425.72	\$5,521.57
03/2021	Withdrawal - COUNTY TAXES	\$0.00	\$3,999.31	\$1,426.41	\$1,522.26 <sup>L</sup>
04/2021	Deposit	\$985.44	\$0.00	\$2,411.85	\$2,507.70
04/2021	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$2,187.54	\$2,283.39
05/2021	Deposit	\$985.44	\$0.00	\$3,172.98	\$3,268.83
05/2021	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$2,948.67	\$3,044.52
06/2021	Deposit	\$985.44	\$0.00	\$3,934.11	\$4,029.96
06/2021	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$3,709.80	\$3,805.65
06/2021	Withdrawal - HOMEOWNERS INS	\$0.00	\$1,135.00	\$2,574.80	\$2,670.65
07/2021	Deposit	\$985.44	\$0.00	\$3,560.24	\$3,656.09
07/2021	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$3,335.93	\$3,431.78
08/2021	Deposit	\$985.44	\$0.00	\$4,321.37	\$4,417.22
08/2021	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$4,097.06	\$4,192.91
09/2021	Deposit	\$985.44	\$0.00	\$5,082.50	\$5,178.35
09/2021	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$4,858.19	\$4,954.04
10/2021	Deposit	\$985.44	\$0.00	\$5,843.63	\$5,939.48
10/2021	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$5,619.32	\$5,715.17
11/2021	Deposit	\$985.44	\$0.00	\$6,604.76	\$6,700.61
11/2021	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$6,380.45	\$6,476.30
11/2021	Withdrawal - COUNTY TAXES	\$0.00	\$3,999.31	\$2,381.14	\$2,476.99
12/2021	Deposit	\$985.44	\$0.00	\$3,366.58	\$3,462.43
12/2021	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$3,142.27	\$3,238.12

Note: Your remaining Escrow account breakdown is on the next page.



1050 Woodward Avenue | Detroit, MI 48226

Future Escrow Account Activity for March 2021 through February 2022 Continued

Date	Activity	Payments	Disbursements	Balance	
		Estimated	Estimated	Estimated	Required
01/2022	Deposit	\$985.44	\$0.00	\$4,127.71	\$4,223.56
01/2022	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$3,903.40	\$3,999.25
02/2022	Deposit	\$985.44	\$0.00	\$4,888.84	\$4,984.69
02/2022	Withdrawal - MORTGAGE INS	\$0.00	\$224.31	\$4,664.53	\$4,760.38
Totals		\$11,825.28	\$11,825.34		

<sup>L</sup>This amount denotes the projected low balance.

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If you have an active bankruptcy or you received a bankruptcy discharge, we are sending this for informational or legal purposes only. We're not trying to collect against you personally. If you have any questions about this communication or your obligation to pay, please contact your attorney. If you want to send us a Qualified Written Request, a Notice of Error, or an Information Request, you must mail it to Quicken Loans, LLC, P.O. Box 442359, Detroit, MI 48244-2359, or fax it to (877) 382-3138.

Questions? Contact Your Quicken Loans Team.

Phone: (800) 508-0944  
Email: ServicingHelp@QuickenLoans.com  
Secure Fax: (877) 380-5084

Hours: Monday - Friday: 8:30 a.m. - 9:00 p.m. ET  
Saturday: 9:00 a.m. - 4:00 p.m. ET  
Preguntas: (800) 982-2544

## PROOF OF SERVICE

I am employed in the County of Clark, State of Nevada. I am over the age of eighteen (18) and not a party to the within action. My business address is 7785 W. Sahara Ave., Suite 200, Las Vegas, Nevada 89117.

On January 12, 2021, I served the foregoing documents described as ***NOTICE OF MORTGAGE PAYMENT CHANGE***, on the following individuals by depositing true copies thereof in the United States first class mail at Las Vegas, Nevada, enclosed in a sealed envelope, with postage paid, addressed as follows:

### SEE ATTACHED SERVICE LIST

- [X] (BY MAIL) I caused such envelope with postage thereon fully prepaid to be placed in the United States mail at Las Vegas, Nevada. I am readily familiar with the firm's business practice for collection and processing of correspondence for mailing with the U.S. Postal Service pursuant to which practice the correspondence is deposited with the U.S. Postal Service the same day in the ordinary course of business.
- [ ] (BY NORCO OVERNITE - NEXT DAY DELIVERY) I placed true and correct copies of thereof enclosed in a package designated by Norco Overnite with the delivery fees provided for.
- [X] (BY ELECTRONIC SERVICE) Pursuant to CM/ECF System, registration as a CM/ECF user constitutes consent to electronic service through the Court's transmission facilities. The Court's CM/ECF systems sends an e-mail notification of the filing to the parties and counsel of record listed above who are registered with the Court's EC/ECF system.
- [X] (FEDERAL) I declare that I am employed in the office of a member of the bar of this court at whose direction the service was made.

I declare under penalty of perjury of the laws of the United States that the foregoing is true and correct. Executed on January 12, 2021, at Las Vegas, Nevada.

/s/ Erica Baker  
ERICA BAKER

**SERVICE LIST**

In re David Mendoza  
Bankruptcy Case No.: 18-10188

**PARTIES SERVED BY ECF ELECTRONIC MAIL:**

David Burchard, Chapter 13 trustee: TESTECF@burchardtrustee.com  
Evan Livingstone, Counsel for Debtor: evanmlivingstone@gmail.com  
Office of the U.S. Trustee / SR: USTPRegion17.SF.ECF@usdoj.gov  
Arnold Graff, Counsel for Quicken Loans Inc.: agraff@wrightlegal.net

**PARTIES SERVED BY US MAIL:**

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DEBTOR

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Santa Rosa, CA 95404  
COUNSEL FOR DEBTOR

David Burchard  
P.O. Box 8059  
Foster City, CA 94404  
CHAPTER 13 TRUSTEE

Redwood Credit Union  
P.O. Box 6104  
Santa Rosa, CA 95406-9985  
INTERESTED PARTY